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United States Bankruptcy Court
District of New Jersey -- Newark

Order Filed on August 23, 2022
by Clerk
U.S. Bankruptcy Court
District of New Jersey

Caption in Compliance with D. N.J. LBR 9004-1

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In re:

Case No: 22-11912-VFP

Norma M. Manrique

Debtor

CHAPTER 13
Hon. Vincent F. Papalia, Judge
U.S.B.J.

ORDER DENYING CONFIRMATION AND PROVIDING FOR OTHER RELIEF

The relief set forth on the following pages, numbered two
(2) through three (3) is hereby **ORDERED**.

DATED: August 23, 2022



Honorable Vincent F. Papalia
United States Bankruptcy Judge

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Debtor: Norma M. Manrique

Case No. 22-11912

Caption: ORDER DENYING CONFIRMATION AND PROVIDING FOR OTHER RELIEF

THIS MATTER having come before the Court on August 18, 2022 upon the confirmation of the debtor's proposed Chapter 13 list and sell payment plan; and two creditors having objected to confirmation of the debtor's proposed Chapter 13 payment plan with those creditors being the first mortgagee, HSBC, as represented by the law firm Robertson, Anschutz, Schneid, Crane & Partners, PLLC, Laura Egerman, Esq. appearing; and the second and third mortgagees, held by PNC, as represented by the law firm Fein Such, Kahn and Shepard, Ray Anthony Lebron, Esq. appearing; and the Chapter 13 trustee having pointed out that the debtor is \$600 behind on her trustee payments; and the debtor not having yet retained a real estate broker to list her property for sale;

Now, therefore, it is Ordered as follows:

1) Confirmation of the debtor's proposed payment plan is denied; and

2) The debtor has 14 days to come current with her trustee payments and if she fails to do so, the case shall be dismissed upon certification of the Chapter 13 trustee; and

3) The debtor has 14 days from the entry of the within Order to list her property for sale and to file the appropriate

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Debtor: Norma M. Manrique

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Caption: ORDER DENYING CONFIRMATION AND PROVIDING FOR OTHER RELIEF

paperwork to retain a real estate broker to list her property for sale and if she fails to do so, the case shall be dismissed upon certification of the Chapter 13 trustee*; and

4) The debtor must pay \$2,570.31 per month in adequate protection payments for the five months April through August to HSBC within 14 days from the entry of the within Order and if the debtor fails to pay that adequate protection money, the case will be dismissed upon HSBC's certification; and

5) The debtor has 14 days from the entry of the within Order to modify her payment plan to provide for the sale of her home within 90 days and to provide for the contingency that if the debtor finds a buyer for her property and if the property is ultimately going to be sold by way of a short sale that the debtor go through the normal procedures set up by PNC** for approval of the short sale with the approval of any short sale being contingent upon PNC** agreeing thereto; and

6) With regards to the PNC mortgage which has not matured, PNC has not waived its right to collect either regular monthly post-petition mortgage payments or adequate protection payments.

*, HSBC or PNC

** and/or HSBC